

<b>Information to identify the case:</b>			
Debtor 1	<b>Kimberly E Allen</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>19-20912-GLT</b>		
	Social Security number or ITIN	<b>xxx-xx-0658</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 3/8/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kimberly E Allen	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1203 Margray Street Pittsburgh, PA 15207	
<b>4. Debtor's attorney</b> Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: <a href="mailto:m.s.geisler@att.net">m.s.geisler@att.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 4/2/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 6, 2019 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 7/5/19</b>  <b>Filing deadline: 5/17/19</b> <b>Filing deadline: 9/4/19</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>5/6/19 at 01:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kimberly E Allen  
 Debtor

Case No. 19-20912-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Apr 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2019.

db +Kimberly E Allen, 1203 Margray Street, Pittsburgh, PA 15207-2236  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 aty +Mary F. Kennedy, Law Offices of Gregory Javardian, 1310 Industrial Boulevard, Suite 101,  
 Southampton, PA 18966-4030  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15007505 +AES/PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147  
 15007507 +American Home Patient, P.O. Box 927161, Philadelphia, PA 19182-0001  
 15007509 +BYL Collection Service, LLC, 301 Lacey Street, West Chester, PA 19382-3727  
 15007510 +Commonwealth of Pennsylvania, Office of Attorney General, Collections Unit,  
 14th Floor, Strawberry Square, Harrisburg, PA 17120-0001  
 15007511 +Credit Acceptance Corporation, 25505 West 12 Mile Road, Suite 3000,  
 Southfield, MI 48034-8331  
 15007512 +Credit Acceptance Corporation, 25505 West Twelve Mile Rd, Suite 3000,  
 Southfield, MI 48034-8331  
 15007518 +Invision Human Services, 12450 Perry Highway, Wexford, PA 15090-7387  
 15007523 +Peoples Natural Gas, Attn: Cash Management Dept., 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 15007522 +Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 15007524 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 15007526 Shop NBC, 6740 Shady Oak Road, Solon, OH 44139  
 15007527 +The Law Offices of Gregory Javardian, 1310 Industrial Boulevard, First Floor, Suite 101,  
 Southampton, PA 18966-4030  
 15007528 UPMC Community Medicine, Inc., P.O. Box 382046, Pittsburgh, PA 15250-8046  
 15007529 +UPMC Magee Womens Hospital, 2 Hot Metal Street, Pittsburgh, PA 15203-2348  
 15007531 +UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980  
 15007534 +Verizon Wireless, c/o Portfolio Investments & Recovery, 25 SE 2nd Avenue,  
 Miami, FL 33131-1506  
 15007535 +Washington County Tax Claim Bureau, 100 West Beau Street, Suite 205,  
 Washington, PA 15301-4483  
 15007538 +Waste Management Residential, 4836 Brecksville Road, P.O. Box 523,  
 Richfield, OH 44286-0523  
 15007537 +Waste Management Residential, 1001 Fannin Street, Suite 4000, Houston, TX 77002-6711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Apr 03 2019 02:49:19 Michael S. Geisler,  
 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2019 02:49:53 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 03 2019 02:49:58  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 15007506 EDI: BECKLEE.COM Apr 03 2019 06:38:00 American Express, c/o Becket and Lee, LLP,  
 P.O. Box 3001, Malvern, PA 19355-0701  
 15007508 EDI: AIS.COM Apr 03 2019 06:38:00 American InfoSource LP as agent for, Verizon,  
 P.O. Box 248838, Oklahoma City, OK 73124-8838  
 15007514 +E-mail/Text: kburkley@bernsteinlaw.com Apr 03 2019 02:50:29 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 15007513 +E-mail/Text: kburkley@bernsteinlaw.com Apr 03 2019 02:50:29 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15007515 EDI: ECMC.COM Apr 03 2019 06:38:00 ECMC, PO Box 16478, St Paul, MN 55116-0478  
 15007516 E-mail/Text: bankruptcy.bnc@ditech.com Apr 03 2019 02:49:38 Green Tree Servicing, LLC,  
 P.O. Box 0049, Palatine, IL 60055-0049  
 15007517 EDI: IRS.COM Apr 03 2019 06:38:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 15007519 +E-mail/Text: blegal@phfa.org Apr 03 2019 02:50:03 PA Housing Finance Agency,  
 211 North Front Street, Harrisburg, PA 17101-1406  
 15007520 E-mail/Text: blegal@phfa.org Apr 03 2019 02:50:03 Pa. Housing Finance Agency,  
 Attn: Anne C. Klitsch, P.O. Box 15057, Harrisburg, PA 17105-5057  
 15007521 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2019 02:49:54  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 15007525 +EDI: RECOVERYCORP.COM Apr 03 2019 06:38:00 Portfolio Investments II LLC,  
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 15007530 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 03 2019 02:50:23 UPMC Physician Service,  
 1650 Metropolitan Street, 3rd Floor, Pittsburgh, PA 15233-2213

District/off: 0315-2

User: dkam  
Form ID: 309I

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Apr 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15007533 +EDI: AFNIRECOVERY.COM Apr 03 2019 06:38:00 Verizon, c/o AFNI, Inc., P.O. Box 3667,  
Bloomington, IL 61702-3667  
15007532 +E-mail/Text: ebn@vativrecovery.com Apr 03 2019 02:49:38 Verizon,  
c/o Vativ Recovery Solutions/Palisades, P.O. Box 40728, Houston, TX 77240-0728  
15007536 +E-mail/Text: rmcbknotices@wm.com Apr 03 2019 02:50:23 Waste Management, Bankruptcy Dept.,  
2625 W. Grandview Road, Suite 150, Phoenix, AZ 85023-3109  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
cr Ditech Financial LLC fka Green Tree Servicing LLC  
cr\* Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Mary F. Kennedy on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
mary@javardianlaw.com, tami@javardianlaw.com  
Michael S. Geisler on behalf of Debtor Kimberly E Allen m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7